

FEMA Disaster Assistance FAQ

- “FAQ - Pronounced as separate letters, or as ‘fak,’ and short for *frequently asked questions*, a FAQ is an online document that poses a series of common questions and answers on a specific topic. FAQs originated in Usenet groups as a way to answer questions about the rules of the service.”
– *webopedia.com*
- “Read the FAQ first!!” – *A phrase commonly seen on the Web.*

As a result of the severe storms, tornadoes and flooding May 8-16, President Obama signed a disaster declaration for the state of Missouri, making federal disaster assistance available to Missourians. The information below comes directly from the Federal Emergency Management Agency (FEMA) and is worth keeping on file by both renters and homeowners in case of any disaster.

Accessing FEMA disaster assistance can be hindered by misinformation. Below are some answers that may help clarify common misconceptions about disaster assistance available from FEMA.

Is registering with FEMA for disaster assistance complicated?

No. Registering is free, can be done on the Internet or by phone and takes about 20 minutes. Registrations can be completed online at www.DisasterAssistance.gov or by calling FEMA at 1-800-621-FEMA (3362), or TTY 800-462-7585. Representatives are available 7 a.m. to 10 p.m. local time, seven days a week until further notice. Multilingual operators are available.

Do I have to register with FEMA if I'm already registered with agencies such as the state, American Red Cross (ARC) or local county emergency manager?

Yes. Registering with ARC or other organizations and agencies is different than registering for FEMA assistance. In order to be considered for assistance you must register with FEMA directly.

If I have insurance, can I still apply for FEMA assistance to help pay for losses my insurance doesn't cover?

Yes. While insurance is your main source of funding to replace your disaster losses, there may be additional costs that insurance does not cover. Additionally, a low-interest disaster loan may be available to cover expenses while an insurance claim is processed.

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Do I have to wait for an insurance adjustor or inspector to visit before I can clean up?

No. You should begin cleaning your home or business as soon as possible to prevent further damage. Remember to take photos and keep records of your clean-up efforts and expenses.

Aren't SBA loans only available for businesses?

No. The U.S. Small Business Administration (SBA) offers low-interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations for repair or replacement costs for disaster-related damages not fully covered by insurance or other compensation. After a presidential declaration, the SBA is the primary source of federal financial assistance. The SBA has representatives in all Disaster Recovery Centers (DRCs) and Disaster Loan Outreach Centers (DLOC).

Details on the locations of DRCs and DLOCs and the loan application process can be obtained by calling the SBA Customer Service Center at 1-800-659-2955 or by emailing our customer service center at disastercustomerservice@sba.gov. Survivors may also apply for disaster loans from SBA's secure Web site at disasterloan.sba.gov/ela/.

I'm not interested in getting a loan; I only want grants. Do I still need to fill out an SBA loan form?

Yes. Completing and submitting an SBA loan application is not required to qualify for temporary housing and emergency home repair grants from FEMA. However, if an applicant receives the loan application in the mail, FEMA encourages them to return it so they can be considered for all forms of assistance they may be eligible for. If you do not receive an SBA loan application in your FEMA application packet, or you do not qualify for a loan, you may be considered for other forms of assistance.

Do I have to visit a Disaster Recovery Center to apply for assistance?

No. Disaster Recovery Centers (DRCs) are provided for those who may want to speak in person with a disaster recovery specialist. DRC services include checking the status of a claim, getting answers to questions about the recovery status and reviewing information FEMA needs to process an individual's claim. Recovery specialists also can supply contacts for other programs that may be available for further assistance.

Do I have to be a legal U.S. resident to receive Individual Assistance?

Possibly. You must be a U.S. citizen, non-citizen national or a qualified alien in order to be eligible for FEMA cash assistance programs such as Individuals and Households Program Assistance and Disaster Unemployment Assistance. A qualified alien includes anyone with legal permanent residence (green card). You do not have to be a U.S. citizen or a qualified alien for Disaster Legal Services or for other short-term, non-cash emergency assistance.





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I am an undocumented immigrant, do I qualify?

Possibly. You may apply for Individual Assistance on behalf of a child who is a U.S. citizen - born in the U.S. or naturalized - or a qualified alien. Another adult household member may also qualify for household assistance if he or she is a documented immigrant. You may also be eligible under many different programs run by state, local and voluntary agencies for various types of assistance. An undocumented immigrant may be eligible for short-term, non-cash emergency aid provided by FEMA.

If I rent an apartment can I get help to replace my damaged property?

Possibly. A renter may qualify for an SBA low-interest disaster loan or a grant from FEMA to replace personal property. One type of grant may cover temporary housing needs if a renter has to move to another dwelling. Individuals or families may also be eligible for grants that help with other serious disaster-related needs and expenses not covered by insurance or other disaster assistance programs.

If I have received disaster assistance before, can I register for help now?

Yes. Even if you received disaster assistance funds due to previous disasters, you can once again register for assistance.

Should I worry that receiving FEMA assistance may decrease the amount of my Social Security checks?

No. FEMA assistance funds do not come out of Social Security funds and will not affect your monthly Social Security check.

If I receive disaster assistance from FEMA will it decrease the amount available to help others in need?

No. There are enough disaster funds to take care of every eligible applicant.

For more detailed information about the specific weather-related disasters that occurred in Missouri in May, please visit

[FEMA's website](http://www.fema.gov). 



**Project Homeless
Connect Events
Spreading Around
Missouri**

"Housing News" has covered past Project Homeless Connect (PHC) events in St. Louis, as well as the [national web site for PHC](#). Now PHC events are spreading to other areas of the state for the first time.



Project Homeless Connect Columbia/Boone County takes place

on Friday, August 7 at Stephens College Silverthorne Arena from 10 AM to 3 PM.

Volunteers are still needed! Visit the [web site](#) for further information.

Project Homeless Connect Joplin takes place on Wednesday, August 12 at Memorial Hall. For more information, contact Carol Thomas, Joplin Homeless Coalition Chairperson, at 417-781-0352.

Springfield held a Project Homeless Connect in March of this year. 

St. Louis Homeless Summit II "Ignites" Homeless Advocates

"Be ignited or be gone". That was the parting message to 150 attendees at the St. Louis Homeless Summit II on June 18 at St. Patrick Center.

Philip Mangano, former Executive Director of the U.S. Interagency Council on Homelessness, delivered poet Mary Oliver's words in his address that culminated the day-long event hosted by the St. Louis City Continuum of Care (COC), a coalition of more than 40 community-based agencies that serve the homeless population.

"Homelessness is a moral wrong, and St. Louis is a co-conspirator in finding new solutions that end the long misery of our homeless neighbors," said Mangano. "As service providers, we have to be moral insomniacs - we can never be asleep to what will be more effective in the fight to end homelessness."

St. Louis Mayor Francis Slay opened Summit II with a big surprise to many - money! Mayor Slay announced \$11.1 million dollars in annual supportive housing allocations from the U.S. Department of Housing & Urban Development. (Please see end of release for breakdown of allocations.)

This was the second Summit called by the COC to discuss homelessness in St. Louis, as well as ways to create more partnerships among COC agencies, corporations and government entities. The first Summit was held in November 2007 at Washington University. The group evaluated how they are progressing into the 4th year of the City and County's 10-year strategic plan to end chronic homelessness. To date, counts have shown a 30% decrease overall in the number of homeless individuals (as well as a decrease in chronically homeless individuals) since the adoption of the plan.

Events at Summit II "Achieving Excellence for Our Homeless Citizens" included keynote addresses by Suzanne Wagner, Director of the Center for Urban Community Services' Housing Resource Center in New York City and James Glenn, Senior Vice President for Housing and Community Services in the Kansas City Continuum of Care.

"Even if you're good, you can be better," said James Glenn. "A COC's success is based on its ability to collaborate, on each agency being interdependent upon one another."

Afternoon breakout panel discussions were held to discuss national and local stimulus funding; the art of putting together a housing deal; and how to survive tough economic times.



End of Fiscal Year 2008-2009 Report on DMH Housing Activities

This information is current as of August 4, 2009.

Shelter + Care (SPC) grants in operation

• 26

New SPC grants awaiting HUD contract

• 4

Total funding for all SPC grants (including pending contracts)

• \$14,579,220

Households budgeted to be served by all SPC grants (not including pending contracts)

• 1078

Households actually served by all SPC grants as of August 2009

• 1198

Households assisted by DMH-funded Rental Assistance Program (RAP)

• 63

Missouri counties served by SPC grants


• 36

Oldest SPC grants

• KC Metro and St. Louis City, since 1994

"The people of the future will think that homelessness sounds like a crazy idea, because we will have abolished this evil rather than just managed it," added Mangano. "Your children's children will have to visit a museum to see what a homeless shelter or soup kitchen was like."

10 local agencies received the following supportive housing funding from HUD:

- Doorways: \$752,684
- Employment Connection: \$181,335
- Humanitri: \$359,398
- Missouri Department of Mental Health: \$4,398,312
- Peter & Paul: \$298,832
- Shalom House: \$1,329,550
- St. Louis Transitional Hope House: \$766,669
- St. Patrick Center: \$304,723
- St. Philippine Home: \$599,565
- St. Vincent de Paul: \$1,221,567 

AmerenUE Launches \$3 Million 'Clean Slate' Program

AmerenUE announced on June 30th it is giving \$3 million to needy customers to help them get a fresh start in managing their utility payments.

Called 'Clean Slate,' the program will help qualified customers pay off their past-due utility bills. The \$3 million from AmerenUE will first be earmarked to help low-income elderly and low-income disabled UE customers who have fallen behind on their bills. Any remaining funds will be directed to assist other low-income customers. This effort is fully funded by UE; customers will not be charged for the program.

"Our goal is to reach customers who literally have to choose each month between paying for utilities and paying for food, medicine or other essential services," said Warner Baxter, AmerenUE president and chief executive officer. "It is part of our ongoing efforts to listen, respond and deliver to our customers—especially our most vulnerable customers, who are experiencing significant challenges during these difficult economic times."

"With past Clean Slate programs, we have helped nearly 8,000 customers take steps to regain financial stability. We all know times are especially challenging right now, and this is another way we are helping our customers," added Richard Mark, AmerenUE Senior Vice President, Energy Delivery.



Rural Nonprofits Face Funding Gap, Report Finds

Rural nonprofits lag their urban counterparts in funding from the federal government, private foundations, and corporations and are less able to help disadvantaged residents in their communities, a new report from the [Bridgespan Group](#) finds.

“Nonprofits in Rural America: Overcoming the Resource Gap”, examined the funding structure of rural nonprofits in California and New Mexico and found that the organizations were disproportionately smaller than their urban counterparts. Because most of the nonprofits surveyed had less than \$1 million in assets, they lacked the resources needed to build capacity and fully serve the needs of their communities.

The report identified lessons learned from successful rural organizations, including the National Indian Youth Leadership Program in Gallup, New Mexico, and the Boys and Girls Club of Fresno, and found that rural nonprofits require leaders with an ability to develop relationships and networks. The report also recommended that organizations focus more on the quality than the quantity of their funding proposals and that they tailor their programs to meet the specific needs of their communities.

Link: [Nonprofits in Rural America: Overcoming the Resource Gap](#) 

Customers must apply at a participating Clean Slate agency, which may define age limits and eligibility using poverty guidelines and other circumstances. Participating agencies can be found on Ameren's Web site, www.ameren.com/cleanslate, or by calling the United Way Information and Referral number, 1-800-427-4626. In addition, Ameren's automated voice response program offers information to customers who call into the Customer Contact Centers. Customers can dial 314-342-1111, or toll-free 1-800-552-7583, and choose menu option number "4."

With the program announced today, each qualified potential participant who is an active UE customer is being asked to pay 10 percent of the delinquent amount on his or her bill to qualify for a Clean Slate pledge that will cover the rest of the outstanding balance.

Inactive qualified customers—those who have been disconnected for nonpayment—will be required to pay 20 percent of their arrearages. Once the qualified customer has paid that portion, Clean Slate will pay the entire balance on a UE customer's account.

Through Clean Slate, eligible customers also can sign up for UE's Budget Billing program, which allows them to pay a regular monthly amount -- avoiding the peaks that come with either summer air conditioning or winter heating.

Other available assistance includes:

- Dollar More, the state's largest privately funded energy assistance program.
- Meet the Heat, UE's effort to reach out to low-income and elderly customers and provide them with information about how to stay safe in summer heat.
- Be Cool, UE's annual ENERGY STAR®-qualified air conditioner giveaway program. Late last week, UE distributed 400 energy efficient window-unit air conditioners to social service agencies across the state and the metropolitan St. Louis area.
- Low-Income Home Energy Assistance Program (LIHEAP). LIHEAP funds are administered by state agencies to help eligible low-income households, elderly persons and people with disabilities pay for energy services.
- The Low Income Weatherization Program. UE provides funding for 13 Community Action Agencies and the Urban League to help eligible customers weatherize their homes.

Information about all of these programs can be found at www.ameren.com. 



Toolkit for New Law Affecting Renters in Foreclosure

The [National Low Income Housing Coalition \(NLIHC\) web site](http://www.nlihc.org/template/page.cfm?id=227) hosts a comprehensive set of tools to help housing advocates enforce the provisions of the new Helping Families Save Their Homes Act, which President Obama signed into law with immediate effect on May 20, 2009. The Act requires that tenants in foreclosed properties be given 90 days notice prior to eviction. Developed in partnership with the [National Housing Law Project](http://www.nlihc.org/template/page.cfm?id=227), the toolkit includes a “One-Page Explanation of the New Tenant Protection Provisions”, sample letters from Section 8 and non-Section 8 tenants to landlords, a sample notice for all tenants, and much more. The Toolkit can be found at NLIHC’s web site at <http://www.nlihc.org/template/page.cfm?id=227>.

The NLIHC site notes that, “If advocates don’t inform all of the actors in the foreclosure process, many tenants will be unaware of their new rights and could end up being evicted far too soon,” and suggests notifying additional parties of the new law, such as:

- Media
- Tenant organizations
- Neighborhood organizations
- Legal services
- Local Bar Association (which might have a pro bono legal program)
- Community Action Agencies and social service providers
- Local courts and other official entities involved in the foreclosure process
- Local sheriff’s offices and others that carry out foreclosures
- Local elected officials
- Local associations of landlords/property owners
- Other community groups/individuals 